Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
Case Number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

### **Official Form 101**

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Melba	
	government-issued picture identification (for example, your driver's license or	First name	First name
	passport).	Middle name	Middle name
	Bring your picture	Green	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		AEAD	Madila
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>2934</u>	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number		
		9xx - xx	<b>9</b> xx - xx

Case 16-21549 Entered 07/01/16 16:10:54 Desc Main Filed 07/01/16 Doc 1

Document Green

Page 2 of 53

Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
	<b>3</b>		EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1329 N Burling Street  Number Street	Number Street
		Chicago IL 60610 City State ZIP Code	City State ZIP Code
		COOK	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

Melba

Debtor 1

Filed 07/01/16 Doc 1

Case 16-21549 Entered 07/01/16 16:10:54 Desc Main Document Green Page 3 of 53 Melba Debtor 1 Case Number (if known)

Pa	Tell the Court About You	Bankruptcy Case				
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.				
	are choosing to file	■ Chapter 7				
	under	☐ Chapter 11				
		☐ Chapter 12				
		☐ Chapter 13				
8.	How you will pay the fee	<ul> <li>I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.</li> <li>☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).</li> <li>I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.</li> </ul>				
9.	Have you filed for bankruptcy within the last 8 years?	■ No  Yes. District None When Case Number  MM / DD / YYYY  District None When Case Number  MM / DD / YYYYY				
		District When Case Number MM / DD / YYYY				
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No  Yes. Debtor Relationship to you District When Case Number, if known  MM / DD / YYYY  Debtor Relationship to you District When Case Number, if known  MM / DD / YYYY				
11.	Do you rent your residence?	<ul> <li>No. Go to line 12</li> <li>Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?</li> <li>No. Go to line 12.</li> <li>Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.</li> </ul>				

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main

Melba

Document
Green

Page 4 of 53

Case Number (if known)

	First Name	Middle Name	Last Name					
Pai	t 3: Report About Any Busin	nesses You Ow	n as a Sole Proprietor					
2.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of b	ousiness				
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Name of business, if any						
		Number Street						
			City				State	Zip Code
			Check the appropriate	box to descrit	ne your business:			
			☐ Health Care Busi			101(27A))		
			☐ Single Asset Rea	l Estate (as de	efined in 11 U.S.C	§ 101(51B))		
			☐ Stockbroker (as d	lefined in 11 L	J.S.C. § 101(53A))			
			☐ Commodity Broke	er (as defined	in 11 U.S.C. § 101	(6))		
			☐ None of the above	е				
Pa	are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No. ☐ Yes.	am not filing under Chapter the Bankruptcy Code.  I am filing under Chapter Bankruptcy Code.	11, but I am N	a small business d	ebtor according	Ü	
		No.						
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	_	What is the hazard?					
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own		If immediate attention is	needed, why	is it needed?			
	perishable goods, or livestock that must be fed, or a building that needs urgent repairs?							
			Where is the property? _	Number	Street			
				City			Stat	te ZIP Code

Debtor 1

Case 16-21549 Doc 1 Filed 07/01/16

Document

Entered 07/01/16 16:10:54 Desc Main Page 5 of 53

Debtor 1

Melba

Case Number (if known) \_

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you

of the 20 day deadline is granted

may be dismissed.

developed, if any. If you do not do so, your case

,	or the 30-day deadline is granted and is limited to a maximum of 15
	red to receive a briefing about ing because of:
☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

duty in a military combat zone.

Active duty. I am currently on active military

I am not required to receive a briefing	about
credit counseling because of:	

developed, if any. If you do not do so, your case

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15

may be dismissed.

days.

Incapacity.	I have a mental illness or a mental
	deficiency that makes me
	incapable of realizing or making
	rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.	I am currently on active military
	duty in a military combat zone

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-21549 Doc 1

Filed 07/01/16 Document Green

Entered 07/01/16 16:10:54 Desc Main Page 6 of 53

Debtor 1

Melba

Case Number (if known)

Pa	Tt 6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?	as "incurred by an individual page of the late of the	consumer debts? Consumer debts are debts are debts are debts. A personal, family, or household business debts? Business debts are debts are debts. The personal of the business debts are debts. The personal debts are debts.	purpose." s that you incurred to obtain ess or investment.
17.	Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		apter 7. Go to line 18. er 7. Do you estimate that after any exempt p s are paid that funds will be available to distril	
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion
Pa	rt 7: Sign Below			
For	you	correct.  If I have chosen to file under Chapt of title 11, United States Code. I un under Chapter 7.  If no attorney represents me and I of this document, I have obtained and I request relief in accordance with the I understand making a false statem with a bankruptcy case can result in 18 U.S.C. §§ 152, 1341, 1519, and	<b>×</b>	e, under Chapter 7, 11,12, or 13 oter, and I choose to proceed  not an attorney to help me fill out (b).  pecified in this petition.  or property by fraud in connection p to 20 years, or both.
		Signature of Debtor 1  Executed on07/01/2016	Exect	uted on

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Document Page 7 of 53

Debtor 1 Melba Green Case Number (if known) \_\_\_\_\_\_

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Christopher John Hoffman	Date	Date: 07/01/2016	3
Signature of Attorney for Debtor		MM / DD / YYYY	
Christopher John Hoffman			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone 312-332-1800	Email ad	<sub>dress</sub> ndil@geracila	aw.con
Contact Phone 312-332-1800	_ Email ad	<sub>dress</sub> _ ndil@geracila	aw.com
Contact Phone 312-332-1800 6306180	_ Email adı	dress <u>ndil@geracila</u>	aw.com

Fill in this in	nformation to ide	ntify your case:		
Debtor 1	Melba		Green	_
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	(State)	
Case Number (If known)	r		_	

## Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	<b>Your assets</b> Value of what you own
Schedule A/B: Property (Official Form 106A/B)     1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 2,525
1c. Copy line 63, Total of all property on Schedule A/B	\$ 2,525
Summarize Your Liabilities	
	Your liabilities Amount you owe
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
· · · · · · · · · · · · · · · · · · ·	\$0 \$12,818
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$12,818

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Document Page 9 of 53

Debtor 1 Melba Green Case Number (if known) \_
First Name Middle Name Last Name

**EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 0.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following:  $_{0.00}$ 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  $_{-}0.00$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 0.00 9g. Total. Add lines 9a through 9f.

	Caso 1	6 21 E / O D O C 1	Filod 07/01/16	Entered 07/01/16 16:1	.0:54 Des	sc Main	
Fill in this in	formation to ide	ntify your case and this fili		0 of 53			
Debtor 1	Melba		Green				
Dobtor 2	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> Distric					
Case Number			(State)			Check if this is	s an
(If known)	10CA	/D				amended filing	j
	orm 106A e A/B: Pr	<del></del>					
n each category ategory where esponsible for ages, write you	y, separately list you think it fits supplying corre ur name and cas Describe Each Re	t and describe items. List a best. Be as complete and a ct information. If more spa se number (if known). Answ sidence, Building, Land, or O	accurate as possible. If two ma ce is needed, attach a separat		are equally		12/15
No.	ii or iiave aliy le	gai or equitable interest in	any residence, building, land	or similar property?			
Yes.  2. Add the doll	Describe lar value of the	portion you own for all of y	our entries fro Part 1, includin	g any entries for pages			
		-			·>		\$0.00
Part 2:	escribe Your Ve	hicles					
O3. Cars, vans No. Yes. O4. Watercraft. Examples: No. Yes. S. Add the doll	Describe , aircraft, motor Boats, trailers, mot Describe lar value of the p	s, sport utility vehicles, mo homes, ATVs and other recors, personal watercraft, fishing	•	accessories	ses.		\$ 0.00
Part 3:	Describe Your Pe	rsonal and Household Items					
	have any legal	or equitable interest in any	of the following items?			Current value of portion you own? Do not deduct secur or exemptions	?
	I goods and furr Major appliances, t Describe	nishings furniture, linens, china, kitchenw	are				
_		Furniture, linens, small appliar	nces, table & chairs, bedroom set		\$1,800	\$	1,800.00
	Televisions and rac	dios; audio, video, stereo, and di including cell phones, cameras,	igital equipment; computers, printer media players, games	s, scanners; music			
Yes.	Describe	Flat screen TV, computer, prin	ter, music collection, cell phone		\$200	\$	200.00
	Antiques and figuri	nes; paintings, prints, or other a collections; other collections, me	rtwork; books, pictures, or other art emorabilia, collectibles	objects;			
Yes.	Describe					\$	0.00

Debtor 1 Melba

Case 16-21549 Doc 1

Filed 07/01/16

Entered 07/01/16 16:10:54 Desc Main Page 11 of 53 Jumber (if known)

First Name Middle Name

(Freen
Door
Document
Loct Name

			nic, exercise, and other hobby equipme nusical instruments	ent; bicycles, pool tables, golf clubs, skis; canoes			
	Yes.	Describe				\$0.0	0
10.	Firearms Examples:	Pistols, rifles, shot	guns, ammunition, and related equipme	ent		'	
	Yes.	Describe				\$0.0	0
11.	Clothes Examples:	Everyday clothes,	furs, leather coats, designer wear, shoe	es, accessories	•		
	Yes.	Describe	Necessary Wearing Apparel		\$100		
12.	Jewelry Examples:	Everyday jewelry,	costume jewelry, engagement rings, we	redding rings, heirloom jewelry, watches, gems,		\$ <u>100.0</u>	.0
	No. Yes.	Describe	Costume jewelry		\$100		
13.	Non-farm a	animals Dogs, cats, birds, l	norses			\$100.0	0
	No. Yes.	Describe					
14.	Any other	personal and ho	ousehold items you did not alread	dy list, including any health aids you did not list		\$0.0	٥.
	Yes.	Describe					
		Describe	books, CDs, DVDs & Family Photos		\$100	\$ 100.0	0
	Add the do	llar value of all		iding any entries for pages you have attached	\$100	\$	
f	Add the do	llar value of all	of your entries from Part 3, included the here		\$100	-	
f Pa	Add the do for Part 3. \	llar value of all Write that numb	of your entries from Part 3, included the here	>	\$100	\$2,300.  Current value of the portion you own?	
Do y	Add the do for Part 3. \ art 4:  \text{D}	llar value of all Write that numb	of your entries from Part 3, includer here	>	\$100	\$2,300.	
Do y	Add the do for Part 3. \\ \text{1.114.1.} \text{you own or } \text{Cash}	llar value of all Write that numb Describe Your Fir	of your entries from Part 3, includer here	>	\$100	\$2,300.  Current value of the portion you own?  Do not deduct secured claims	
Do y	Add the do for Part 3. Vocat 4:	llar value of all Write that numb Describe Your Fir	of your entries from Part 3, includer here	ne following?	\$100	\$2,300.  Current value of the portion you own?  Do not deduct secured claims	.00
Do y	Add the do for Part 3. V  Out 4:   You own or  Cash  Examples:  No.  Yes.  Deposits o  Examples: 0	Illar value of all Write that numb Describe Your Fir have any legal Money you have in Describe If money Checking, savings	of your entries from Part 3, included a per here	eposit box, and on hand when you file your petition  so of deposit; shares in credit unions, brokerage houses,	\$100	\$2,300.  Current value of the portion you own?  Do not deduct secured claims or exemptions	.00
Do y	Add the do for Part 3. V  art 4:   you own or  Cash  Examples:  No.  Yes.  Deposits o  Examples:  and other s	Illar value of all Write that numb Describe Your Fir have any legal Money you have in Describe If money Checking, savings	of your entries from Part 3, included and per here	eposit box, and on hand when you file your petition so of deposit; shares in credit unions, brokerage houses, same institution, list each.  Institution name:  Bank of America	\$100	\$2,300.  Current value of the portion you own?  Do not deduct secured claims or exemptions  \$	000
Do y	Add the do for Part 3. V  you own or  Cash  Examples: V  Yes.  Deposits o  Examples: V  and other si  No.	Illar value of all Write that numb Describe Your Fir have any legal Money you have ir Describe of money Checking, savings imilar institutions.	of your entries from Part 3, included a per here	eposit box, and on hand when you file your petition es of deposit; shares in credit unions, brokerage houses, same institution, list each.  Institution name:	\$100	\$2,300.  Current value of the portion you own?  Do not deduct secured claims or exemptions  \$	000
f Do y 16.	Add the do for Part 3. No.  Cash Examples: No. Yes.  Deposits of Examples: And other sign of the sign	Illar value of all Write that numb Describe Your Fir have any legal Money you have in Describe of money Checking, savings imilar institutions. Describe	of your entries from Part 3, included and per here	eposit box, and on hand when you file your petition  so of deposit; shares in credit unions, brokerage houses, same institution, list each.  Institution name:  Bank of America  Bank of America	\$100	\$2,300.  Current value of the portion you own? Do not deduct secured claims or exemptions  \$	000
f Do y 16.	Add the do for Part 3. No.  Cash Examples: No. Yes.  Deposits of Examples: And other signed	Illar value of all Write that numb Describe Your Fir have any legal Money you have in Describe of money Checking, savings imilar institutions. Describe	of your entries from Part 3, included and per here	eposit box, and on hand when you file your petition  so of deposit; shares in credit unions, brokerage houses, same institution, list each.  Institution name:  Bank of America  Bank of America	\$100	\$2,300.  Current value of the portion you own? Do not deduct secured claims or exemptions  \$	<u></u>
f Do y 16.	Add the do for Part 3. Nort4:  gou own or  Cash  Examples: No. Yes.  Deposits of Examples: And other signed and signed and other signed and other signed and other signed and ot	Illar value of all Write that numb Describe Your Fir have any legal Money you have in Describe of money Checking, savings imilar institutions. Describe Describe Describe	of your entries from Part 3, included and per here	eposit box, and on hand when you file your petition  so of deposit; shares in credit unions, brokerage houses, same institution, list each.  Institution name:  Bank of America  Bank of America	\$100	\$2,300.  Current value of the portion you own?  Do not deduct secured claims or exemptions  \$ 0.0  \$ 75.0  \$ 150.0  \$ 225.0	<u></u>

Debtor 1 Melba

Case 16-21549 Doc 1

1 Filed 07/01/16

Document F

Entered 07/01/16 16:10:54 Page 12 of 53 umber (if known)

Desc Main

First Name Middle Name

20.		=	e bonds and other negotiable and non-negotiable instruments		
	•		e personal checks, cashiers' checks, promissory notes, and money orders.  The those you cannot transfer to someone by signing or delivering them.		
	No.		,		
	Yes.	Describe	Issuer name:		
	_			\$0.0	0
21.		or pension acc			
	No.	nterests in IRA, Ei	RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans		
	Yes.	Describe	Type of account and Institution name:		
	1 es.	Describe	Type of account and institution name.	s 0.0	0
22.	Security de	posits and prep	payments	•	•
			sits you have made so that you may continue service or use from a company		
	No.	Agreements with is	andlords, prepaid rent, public utilities (electric, gas, water), telecommunications		
	Yes.	Describe	Institution name or individual:		
	1 cs.	Describe		\$ 0.0	0
23.	Annuities (	A contract for a	periodic payment of money to you, either for life or for a number of years)		•
	No.				
	Yes.	Describe	Issuer name and description:		
				\$0.0	0
24.		an education I § 530(b)(1), 529A(	RA, in an account in a qualified ABLE program, or under a qualified state tuition program.		
	No.	3 000(1)(1); 020/1(	by and obologics.		
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):		
	_			\$0.0	0
25.	Trusts, equ	itable or future	interests in property (other than anything listed in line 1), and rights or powers		
	No.				
	Yes.	Describe		• 00	
26	Patents co	nvrights trade	marks, trade secrets, and other intellectual property	\$0.0	·
_0.			mes, websites, proceeds from royalties and licensing agreements		
	No.				
	Yes.	Describe			
				\$0.0	0
27.			other general intangibles xclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	No.	Jamanig Politino, o	normalistic models of cooperation of accordance in the migration in the model of the migration in the migrat		
	Yes.	Describe			
				\$0.0	0
Mor	ney or prope	erty owed to yo	u?	Current value of the	
				portion you own?  Do not deduct secured claims	
				or exemptions	
20	Tay we form !				
20.	No.	s owed to you			
	Yes.	Describe			
	163.	Describe		\$ 0.0	0
29.	Family sup	port		•	•
		Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	No.				
	Yes.	Describe		s 0.0	
30	Other amou	unts someone c	OWES VOIL	\$0.0	
JJ.			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,		
	Social Secu		id loans you made to someone else		
	No.				
	Yes.	Describe		\$ 0.0	'n
				φ0.0	

Schedule A/B: Property

Case 16-21549 Doc 1 Desc Main Melba Debtor 1 First Name 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary: Yes. Describe..... 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes Describe

	\$ 0.00
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights	
No.	
Yes. Describe	\$ 0.00
35. Any financial assets you did not already list	<u>\$</u> 0.00
No.	
Yes. Describe	
	\$ <u>0.0</u> 0
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached	
for Part 4. Write that number here	\$225.00
Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property?	
No.	
Yes.	
	Current value of the
	portion you own?
	Do not deduct secured claims or exemptions
38. Accounts receivable or commissions you already earned	
No.	
Yes. Describe	
39. Office equipment, furnishings, and supplies	\$0.00
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
No.	
Yes. Describe	\$ 0.00
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	\$ 0.00
No.	
Yes. Describe	
M. Douantena	\$ <u>0.0</u> 0
41. Inventory No.	
Yes. Describe	
	\$ <u>0.0</u> 0
42. Interests in partnerships or joint ventures	
No. Name of Entity and Percent of Ownership:	
Yes. Describe	\$ 0.00
43. Customer lists, mailing lists, or other compilations	<u> </u>
No.	
Yes. Describe	
	\$ 0.00

0.00

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main

Debtor 1	Melba First Name	Middle Name	Document Last Name	Page 14 of 53 mmber (if known)	
44. An	ny business-related prope	erty you did not already	y list		
	No.				
L	Yes. Describe				\$0.00
		•	t 5, including any entries for p	<u> </u>	\$ 0.00
ior	Part 5. Write that numbe	r nere		>	<b>*</b> *****
Part	0.	- and Commercial Fishir e an interest in farmlar	ng-Related Property You Own or nd, list it in Part 1.	Have an Interest In.	
46. Do	you own or have any leg	jal or equitable interes	t in any farm- or commercial f	ishing-related property?	
	No.				
L	Yes. Describe				\$ 0.00
47. Fa	rm animals				ş <u>0.0</u> 0
E	xamples: Livestock, poultry, fa	ırm-raised fish			
	No.				
L	Yes. Describe				\$ 0.00
48. Cr	ops—either growing or h	arvested			
	No.				
L	Yes. Describe				\$ 0.00
49. Fa	rm and fishing equipmen	t, implements, machin	ery, fixtures, and tools of trad	e	<u> </u>
	No.				
L	Yes. Describe				\$ 0.00
50. Fa	rm and fishing supplies,	chemicals, and feed			\$0.00
	No.				
[	Yes. Describe				
E4 A.		finking valeted avenue			\$0.00
51. An	No.	isning-related propert	y you did not already list		
Ī	Yes. Describe				
_	_				\$ <u>0.0</u> 0
52 Ad	d the dollar value of all of	f vour entries from Par	rt 6, including any entries for բ	nages you have attached	
		=	= -		\$0.00
Part	74 Describe All Proper	rty You Own or Have an	Interest in That You Did Not Lis	st Above	
53. Do	you have other property	of any kind you did no	ot already list?		

Debtor 1

Melba

First Name

Case 16-21549 Doc 1

Filed 07/01/16
Document

Entered 07/01/16 16:10:54 Page 15 of a 53 umber (if known) Desc Main

List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 0.00 56. Part 2: Total vehicles, line 5 \$ 2,300.00 57. Part 3: Total personal and household items, line 15 \$ 225.00 58. Part 4: Total financial assets, line 36 \$ 0.00 59. Part 5: Total business-related property, line 45 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00 61. Part 7: Total other property not listed, line 54 \$ 2,525.00 \$ 2,525.00 62. Total personal property. Add lines 56 through 61. ..... 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$2,525.00

Official Form 106A/B Record # 664840 Schedule A/B: Property Page 6 of 6

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main

Fill in this in	nformation to ider	ntify your case:	
Debtor 1	Melba		Green
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fc	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		
(If known)			

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as	s Exempt		
1. Which set of exemptions are you claiming	g? Check one only, even if your sp	ouse is filing with you.	
You are claiming state and federal nonli	bankruptcy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are claiming federal exemptions. 1	1 U.S.C. § 522(b)(2)		
2. For any property you list on Schedule A/E	3 that you claim as exempt, fill in	the information below.	
Brief description of the property and line o Schedule A/B that lists this property	on Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Brief Furniture, linens, small applia description: table & chairs, bedroom set	ances, \$_1,800	\$	735 ILCS 5/12-1001(b) - \$1,800.00
Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	
Brief Flat screen TV, computer, pri description: music collection, cell phone	inter, \$_200	\$	735 ILCS 5/12-1001(b) - \$200.00
Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	
Brief Necessary Wearing Apparel description:	\$ <u>100</u>	\$	735 ILCS 5/12-1001(a),(e) - \$100.00
Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	
Brief Costume jewelry description:	\$ <u>100</u>	<b>\$</b>	735 ILCS 5/12-1001(b) - \$100.00
Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	
Official Form 106C Record # 66	4840 Schedule C: 1	The Property You Claim as Exempt	Page 1 of 2

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main

Last Name

Document Debtor 1 Melba Middle Name

First Name

Page 17 of 53

	Part 2	ional Page			
		on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
	Brief description:	books, CDs, DVDs & Family Photos	\$ <u>100</u>	<b></b> \$	735 ILCS 5/12-1001(a) - \$100.00
	Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Checking Account, Bank of America, 75	<b>\$</b> 75	<b></b> \$	735 ILCS 5/12-1001(b) - \$75.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Savings Account, Bank of America, 150	\$ <u>150</u>	<b></b> \$	735 ILCS 5/12-1001(b) - \$150.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
3.	Are you claimin	g a homestead exemption of more	e than \$155,675?		
		stment on 4/01/16 and every 3 year		n or after the date of adjustment .)	
	No.				
	Yes. Did you	ı acquire the property covered by th	ne exemption within 1,215 d	ays before you filed this case?	
	□No		•		
	Yes.				
_					
_	official Form 1060	S Becard # 664840	0.1.1.0.7	ha Duamanto Vari Claim as Evanunt	Page 2 of 2

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2.  Amount of claim Do not deduct the that supports this portion.	red 07/01/16 16:10:54 Desc Main 8 of 53		Eilad 07/01/1		oformation to identify	Fill in this in
Debtor 2 (Spouse, if filing) First Name			Green		Melba	Debtor 1
United States Bankruptcy Court for the:NORTHERN District ofILLINOIS			Last Name	Middle Name	First Name	
United States Bankruptcy Court for the:NORTHERN District ofILLINOIS						Debtor 2
Case Number			Last Name	Middle Name	First Name	(Spouse, if filing)
Case Number Check if this is an amended filing  Official Form 106D  Schedule D: Creditors Who Have Claims Secured by Property  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  Part 1: List All Secured Claims  Column A Value of collateral that supports this portice.				NORTHERN District of	Bankruptcy Court for the	United States
Official Form 106D  Schedule D: Creditors Who Have Claims Secured by Property  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  Part 1:  List All Secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2.  October A Amount of claim Do not deduct the portion that supports this portion that supports the support that the supp	☐ Check if this is an		— (State)		r	Case Number
Schedule D: Creditors Who Have Claims Secured by Property  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  Part 1:  List All Secured Claims  Column A  Amount of claim Do not deduct the  Value of collateral that supports this	amended filing					(If known)
Schedule D: Creditors Who Have Claims Secured by Property  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  Part 1:  List All Secured Claims  Column A  Amount of claim Do not deduct the  Value of collateral that supports this					orm 106D	Official Fo
information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  Part 1:  List All Secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2.  Column A  Amount of claim Do not deduct the  Value of collateral that supports this	erty 12/15	v Property	ns Secured b			
No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  List All Secured Claims  List All Secured Claims  Column A  Amount of claim Do not deduct the  Column A  Value of collateral that supports this	ually responsible for supplying correct	y i iopolty		Tho Have Clair	D: Creditors	
Yes. Fill in all of the information below.  List All Secured Claims  List All Secured Claims  Column A  Column A  Column A  Column A  Value of collateral Unse for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2.  Do not deduct the that supports this portion.		both are equally responsible	e, fill it out, number tl	ble. If two married peop copy the Additional Pag	and accurate as pos more space is neede	information. If n
List All Secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2.  Column A  Value of collateral that supports this portion point deduct the control of the		both are equally responsible	e, fill it out, number tl	ble. If two married peop copy the Additional Pag case number (if known	e and accurate as pos more space is neede es, write your name a	information. If n additional page
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2.  Column A  Column A  Value of collateral that supports this portion point deduct the control of the	nd attach it to this form. On the top of any	both are equally responsible entries, and attach it to the	e, fill it out, number tl ).	ble. If two married peop copy the Additional Pag case number (if known ured by your property?	e and accurate as po- more space is neede es, write your name a ditors have claims s	information. If nadditional page  1. Do any cree
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2.  Column A  Column A  Value of collateral that supports this portion point deduct the control of the	nd attach it to this form. On the top of any	both are equally responsible entries, and attach it to the	e, fill it out, number tl ).	ble. If two married peop copy the Additional Pag case number (if known ured by your property? this form to the court wit	e and accurate as pos- more space is neede es, write your name a ditors have claims s	information. If nadditional page  1. Do any crea  No. Ch
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2.  Do not deduct the that supports this portion.	nd attach it to this form. On the top of any	both are equally responsible entries, and attach it to the	e, fill it out, number tl ).	ble. If two married peop copy the Additional Pag case number (if known ured by your property? this form to the court wit	e and accurate as pos- more space is neede es, write your name a ditors have claims s	information. If nadditional page  1. Do any crea  No. Ch
for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2.  Do not deduct the that supports this portion.	nd attach it to this form. On the top of any	both are equally responsible entries, and attach it to the	e, fill it out, number tl ).	ble. If two married peop copy the Additional Pag case number (if known ured by your property? this form to the court wit	e and accurate as pos- more space is neede es, write your name a ditors have claims s neck this box and sub Il in all of the informat	information. If n additional page  1. Do any cred No. Ch
Do not deduct the	nd attach it to this form. On the top of any  nothing else to report on this form.  Column A Column A Column C	both are equally responsible entries, and attach it to the entries.	e, fill it out, number ti ). h your other schedule:	ble. If two married peop copy the Additional Pag case number (if known ured by your property? this form to the court wit below.	e and accurate as pos- more space is neede es, write your name a ditors have claims s neck this box and sub Il in all of the informat	information. If n additional page  1. Do any cree No. Ch Yes. Fil
	nothing else to report on this form.  Column A Column A Column A Column C Value of collateral Unsecured	both are equally responsible entries, and attach it to the entries.  S. You have nothing else to redictions are equally else to redictions.	e, fill it out, number the control of the control o	ble. If two married peop copy the Additional Pag case number (if known ured by your property? this form to the court wit below.	e and accurate as pos- more space is neede es, write your name a ditors have claims s neck this box and sub Il in all of the informat List All Secured Claim	information. If n additional page  1. Do any cree No. Ch Yes. Fil
	nothing else to report on this form.  Column A  Column A  Column A  Column A  Value of collateral that supports this portion	both are equally responsible entries, and attach it to the entries.  S. You have nothing else to redition separately ditors in Part 2.	e, fill it out, number the control of the control o	ble. If two married peop copy the Additional Pag case number (if known ured by your property? this form to the court wit below.	e and accurate as pormore space is needers, write your name anditors have claims seek this box and subtle in all of the information of the information of the information of the cured claims. If a creation is not the information of the inform	information. If n additional page  1. Do any cred No. Ch Yes. Fil  Part 1:  2. List all sec for each cl
	nothing else to report on this form.  Column A  Column A  Column A  Column A  Value of collateral that supports this portion	both are equally responsible entries, and attach it to the entries.  S. You have nothing else to redition separately ditors in Part 2.	e, fill it out, number the control of the control o	ble. If two married peop copy the Additional Pag case number (if known ured by your property? this form to the court wit below.	e and accurate as pormore space is needers, write your name anditors have claims seek this box and subtle in all of the information of the information of the information of the cured claims. If a creation is not the information of the inform	information. If n additional page  1. Do any cred No. Ch Yes. Fil  Part 1:  2. List all sec for each cl
	nothing else to report on this form.  Column A  Column A  Column A  Column C  Value of collateral that supports this portion	both are equally responsible entries, and attach it to the entries.  S. You have nothing else to redition separately ditors in Part 2.	e, fill it out, number the control of the control o	ble. If two married peop copy the Additional Pag case number (if known ured by your property? this form to the court wit below.	e and accurate as pormore space is needers, write your name anditors have claims seek this box and subtle in all of the information of the information of the information of the cured claims. If a creation is not the information of the inform	information. If n additional page  1. Do any cred No. Ch Yes. Fil  Part 1:  2. List all sec for each cl

<b>=:</b> 111 :	n this inf	Case 16, 215, formation to identify your		1 Filod 07/01/16	Entered 07/01/16 16:10:54	Desc Main	
	ii ulis iili	ormation to identify your	case.		9 of 53		
Deb	tor 1	Melba		Green			
		First Name	Middle Name	Last Name			
Deb	tor 2						
(Spou	se, if filing)	First Name	Middle Name	Last Name			
Unit	ed States I	Bankruptcy Court for the : <u>N</u>	NORTHERN Dis	strict of <u>ILLINOIS</u>			
Coo	o Numbor			(State)		Check if this is an	
	e Number <sub>.</sub> nown)					amended filing	
)ffic	ial Fo	orm 106E/F				· ·	
JIIIC	<u>iai i C</u>						40/45
<u>Sche</u>	dule	E/F: Creditors V	<u>Vho Have</u>	<b>Unsecured Claims</b>			12/15
ist the I/B: Pr reditor eeded	other pa operty (C rs with pa , copy th any additi	arty to any executory con Official Form 106A/B) and artially secured claims th	tracts or unexp on Schedule G at are listed in S , number the er ame and case n	ired leases that could result in a c: Executory Contracts and Unex Schedule D: Creditors Who Have ntries in the boxes on the left. At umber (if known).	and Part 2 for creditors with NONPRIORITY conclaim. Also list executory contracts on Scheckpired Leases (Official Form 106G). Do not ince Claims Secured by Property. If more space it tach the Continuation Page to this page. On the	<i>dule</i> clude any is	
		P4 1					
1. 00	-	litors have priority unsec	ured claims aga	ainst you?			
	No. Go	to Part 2.					
Ш	Yes.						
ea noi un:	ch claim l npriority a secured c	listed, identify what type of amounts. As much as poss claims, fill out the Continua	claim it is. If a casible, list the claintion Page of Pa	claim has both priority and nonprions in alphabetical order according	ecured claim, list the creditor separately for each ority amounts, list that claim here and show both ig to the creditor's name. If you have more than ds a particular claim, list the other creditors in Pa ction booklet.)	n priority and two priority	
(			,		Total claim	Priority Nonpriority	
						amount amount	
Part	2#	ist All of Your NONPRIORIT	TY Unsecured Cl	aims			
3. <b>Do</b>	any cred	litors have nonpriority un	secured claims	s against you?			
	No. You	u have nothing to report in	this part. Subm	nit this form to the court with your	other schedules.		
	Yes.						
noi	npriority ul	unsecured claim, list the cr	editor separatel editor holds a pa	y for each claim. For each claim li	r who holds each claim. If a creditor has more to isted, identify what type of claim it is. Do not list tors in Part 3.If you have more than three nonpring	claims already	
4.1	Certified	I Services INC		Last 4 digits of account number	0716	Total claim \$ 40.00	
7.1	Creditor's N				<del></del>		
	1733 Wa	ashington St Ste 2		When was the debt incurred?	2015-2015		
	Number	Street					
				As of the date you file, the claim is	s: Check all that apply.		
	Waukeg	an IL (	60085	Contingent			
	City	State	Zip Code	Unliquidated			
W	-	the debt? Check one.		Disputed			
	Debtor 1	•					
L	Debtor 2	•		Type of NONPRIORITY unsecured  Student loans	d claim:		
F	=	and Debtor 2 only one of the debtors and anothe	ır	Obligations arising out of a separa	ation agreement or divorce		
F	=	one of the debtors and another		that you did not report as priority of			
L	_	nity debt		Debts to pension or profit-sharing			
Is		subject to offest?					
	No			Other. Specify Medical Debt			
	Yes						

Debtor 1	Case 16-21549 Do	c 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main	
	First Name Middle Name	Last Name	
Part	Your NONPRIORITY Unsecured Claims - C	ontinuation Page	
After lis	ting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Clai
4.2	Fingerhut	Last 4 digits of account number	<u>\$ 28.00</u>
	PO Box 60019	When was the debt incurred?	
	Number Street		
w	City of Industry City State City Code  ho owes the debt? Check one.  Debtor 1 only	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed	
	Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce	
L	At least one of the debtors and another  Check if this claim relates to a community debt the claim subject to offest?	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify Credit Card or Credit Use	
4.3	RCN	Last 4 digits of account number3001	<b>\$</b> 768.00
	Creditor's Name Po Box 64378  Number Street	When was the debt incurred? 2014-2014	
	. També.	As of the date you file the claim is: Check all that apply	

Debtor	First Name Middle Name	Document Page 21 of 53 Case Number (if known)	-
	Your NONPRIORITY Unsecured Claims -	beginning with 4.4, followed by 4.5, and so forth.	Total Clair
4.5	Sprint Creditor's Name 10550 Deerwood Park Blvd Number Street	Last 4 digits of account number 1088  When was the debt incurred? 2015-2015	\$ 2,240.00
	Jacksonville FL 32256 City State Zip Code Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed	
	Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt	Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?  No  Yes	Other. Specify Collecting for Creditor	
4.6	Tmobile  Creditor's Name 8014 Bayberry Rd  Number Street	Last 4 digits of account number5361  When was the debt incurred?2014-2014	<u>\$ 205.00</u>
		As of the date you file, the claim is: Check all that apply.	

Contingent Jacksonville FL 32256 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_Collecting for Creditor Yes US Cellular 3132 \$ 246.00 4.7 Last 4 digits of account number Creditor's Name 2013-2014 4200 International Pkwy When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Carrollton TX 75007 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify <u>Unknown</u> Credit Extension No

sting any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Clai
US Cellular	Last 4 digits of account number 1943	\$ <u>540.00</u>
Creditor's Name	When was the debt incurred? 2013-2014	
4200 International Pkwy  Number Street	When was the debt incurred? 2013-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Carrollton TX 75007	Contingent	
City State Zip Code	Unliquidated	
Vho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Unknown Credit Extension	
Yes		4.500.00
Verizon Wireless	Last 4 digits of account number NULL	\$ <u>1,528.00</u>
Creditor's Name	When was the debt incurred? 2013-2015	
Po Box 49	when was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Lakaland El 22002	Contingent	
Lakeland FL 33802 City State Zip Code	Unliquidated	
City State Zip Code  Vho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	<b>_</b>	
No	Other. Specify Unknown Credit Extension	
Yes		

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Case 16-21549 Page 23 of 53 **Document** 

Melba Debtor 1

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Takal alaba
			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims.  Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim  \$0.00
	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	<ul><li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li><li>6h. Debts to pension or profit-sharing plans, and other</li></ul>	6g.	\$

		Caso 16 3	015/10 Doc 1	Filed 07/01/16	Entor	ed 07/01/16 16	6:10:54	Desc Main	
Fil	l in this in	formation to identify				4 of 53			
De	ebtor 1	Melba		Green	-				
Da	htor O	First Name	Middle Name	Last Name					
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name	-				
Ur	nited States	Bankruptcy Court for the	e : <u>NORTHERN</u> District of	<u>ILLINOIS</u>					
	ase Number known)			(State)				Check if this is amended filing	
Offi	cial Fo	orm 106G							
			y Contracts and	Unexpired Lea	ses				12/1
nforn	nation. If n	nore space is neede	ssible. If two married peop d, copy the additional pag and case number (if known	e, fill it out, number the e				ny	
1. <b>D</b>	o you hav	e any executory cor	ntracts or unexpired leases	6?					
	_		mit this form to the court wit						
L	☑ Yes. Fill	l in all of the informat	ion below even if the contra	cts or leases are listed in	Schedule A	/B: Property (Official Fo	rm 106A/B)		
2. Li	st separat	ely each person or o	company with whom you h	ave the contract or lease	. Then state	what each contract or	lease is for (f	or	
ex	cample, re	nt, vehicle lease, ce	Il phone). See the instruction						
ur	nexpired le	ases.							
ı	Person or	company with whor	n you have the contract or	lease		State what the co	ntract or lease	e is for	
2.1									
	Name								
	Number	Street			_				
	City		State Zi	p Code	_				
2.2	,								
2.2	Name				-				
					_				
	Number	Street							
	City		State Zi	p Code	_				
2.3									
	Name								
	Number	Street			_				
	City		State Zi	p Code	_				
2.4					_				
	Name				_				
	Number	Street							
	City		State Zi	p Code	_				
2.5									
	Name				_				
	Number	Street			_				
	. tarriber	5000							

State Zip Code

City

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main

Fill in this in	nformation to ide	ntify your case:	
Debtor 1	Melba		Green
	First Name	Middle Name	Last Name
Debtor 2	·		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			

## Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, wri	e your name and case number (if know	n). Answer every questi	on.
1. <b>D</b>	o you have any cod	ebtors? (If you are filing a joint case, do	not list either spouse as a	codebtor.)
	No.			
	Yes			
	=	s, have you lived in a community prope aho, Lousiiana, Nevada, New Mexico, Pu		ommunity property states and territories include gton, and Wisconsin.)
	No. Go to line 3.			
	Yes. Did your spo	use, former spouse, or legal equivalent li	ive with you at the time?	
		community state or territory did you live	?	Fill in the name and current address of that person.
	Name of your spo	ise, former spouse or legal equivalent		
	Number Str	pet		
	City	State	Zip Coo	le
s	Schedule D (Official I	form 106D), Schedule E/F (Official Formedule G to fill out Column 2.	-	Column 2: The creditor to whom you owe the debt  Check all schedules that apply:
3.1				Schedule D, line
	Name			Schedule E/F, line
	Number Stree	:		Schedule G, line
	City	State	Zip Code	_
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Stree			Schedule G, line
	City	State	Zip Code	
3.3				Schedule D, line
	Name			Schedule E/F, line
	Number Stree			Schedule G, line
	City	State	Zip Code	

Official Form 106H Record # 664840 Schedule H: Your Codebtors Page 1 of 1

Fill in this information to identify your case: Melba Green Debtor 1 Middle Name Last Name First Name Debtor 2 (Spouse, if filing) First Name Middle Name United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS</u> Case Number Check if this is: (If known) An amended filing A supplement showing post-petition chapter 13 income as of the following date: Official Form 106I MM / DD / YYYY Schedule I: Your Income 12/15 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Employment** Fill in your employment Debtor 1 Debtor 2 or non-filing spouse information If you have more than one job, attach a separate page with **Employed** Employed **Employment status** information about additional Not employed Not employed employers. Include part-time, seasonal, or self-employed work. Occupation Retired Occupation may Include student or homemaker, if it applies. **Employers name Employers address** How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse List monthly gross wages, salary and commissions (before all payroll \$0.00 \$0.00 deductions). If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. \$0.00 \$0.00

Official Form 106I Record # 664840 Schedule I: Your Income Page 1 of 2

\$0.00

\$0.00

Calculate gross income. Add line 2 + line 3.

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main

Debtor 1 Melba

Melba

Document
Green

First Name

Middle Name

Document
Last Name

Page 27 of 53
Case Number (if known)

Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Сор	y line 4 here	4.	\$0.00	\$0.00	
5. <b>L</b>	ist all	payroll deductions:				
	5a. <b>1</b>	ax, Medicare, and Social Security deductions	5a.	\$0.00	\$0.00	
	5b. <b>N</b>	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
	5c. <b>\</b>	oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
	5e. <b>I</b>	nsurance	5e.	\$0.00	\$0.00	
	5f. <b>[</b>	Domestic support obligations	5f.	\$0.00	\$0.00	
	5g. <b>l</b>	Jnion dues	5g.	\$0.00	\$0.00	
	5h. <b>(</b>	Other deductions. Specify:	5h.	\$0.00	\$0.00	
6. <b>A</b>	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00	\$0.00	
7. <b>C</b>	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$0.00	
8. <b>Li</b>	ist all	other income regularly received:				
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce	8c.	\$ 0.00	\$ 0.00	
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
	8e.	Social Security	8e.	\$1,625.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash	_	7333		
		assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:				
	8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
9.	Add	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$1,625.00	\$0.00	
10.		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$1,625.00 +	\$0.00	\$1,625.00
11.	Incluothe Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are notify:	ur depende	·	Schedule J.	1. \$0.00
12.	Δdd	the amount in the last column of line 10 to the amount in line 11. The res	ult is the cor	nhined monthly income		
	Write	e that amount on the Summary of Schedules and Statistical Summary of Ce	rtain Liabiliti	•	applies 1	2. <b>\$1,625.00</b>
13.	х	ou expect an increase or decrease within the year after you file this form' No. Yes. Explain:				

Fill in this ir	nformation to identify your	case:				
Debtor 1	Melba		Green	Check	if this is:	
Dakter 0	First Name	Middle Name	Last Name		n amended filing	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		supplement showing poncome as of the following	
United States	Bankruptcy Court for the : <u>1</u>	NORTHERN DISTRICT (	DF ILLINOIS.		MA / DD / \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \	
Case Numbe	r			"	/IM / DD / YYYY	
					separate filing for Debto	
Official F	orm 106J			L n	naintains a separate hou	sehold.
Schedul	e J: Your Exp	enses				12/14
more space is every question	needed, attach another sh				for supplying correct infor d case number (if known).	
	Describe Your Household					
	Go to line 2.  Does Debtor 2 live in a sep  No.	parate household? ile a separate Schedu	le J.			
2. Do you l	have dependents?	X No		Dependent's relatio		Does dependent live with you?
Do not li Debtor 2	st Debtor 1 and		this information for dent			X No
Do not s	tate the dependents'					Yes
names.						X No
						Yes
						X No
						Yes X No
						Yes
						X No
						Yes
-	expenses include	X No				
	es of people other than and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mon	thly Expenses				
-			less you are using this for			
expenses as of the applicable	=	tcy is filed. If this is a	supplemental Schedule J	, check the box at the to	o of the form and fill in	
	=	=	nnce if you know the value			Your expenses
of such assist	ance and have included it	on Schedule I: Your	Income (Official Form 106	l.)		Tour expenses
	tal or home ownership exp for the ground or lot.	enses for your resid	ence. Include first mortgag	e payments and	4.	\$336.00
_	cluded in line 4:				<del></del> -	<del></del>
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pr	operty, homeowner's, or re	nter's insurance			4b.	\$0.00
4c. Ho	ome maintenance, repair, a	nd upkeep expenses			4c.	\$0.00
4d. Ho	omeowner's association or o	condominium dues			4d.	\$0.00

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Document Page 29 of 53

Case Number (if known) \_

Melba

Debtor 1

ne Middle Name Last Name

First Name Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$160.00 Electricity, heat, natural gas 6a. 6b \$0.00 Water, sewer, garbage collection \$340.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:\_ 6d. 7. \$350.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$100.00 9. Clothing, laundry, and dry cleaning 10. \$64.00 10. Personal care products and services \$100.00 11. Medical and dental expenses 11. \$100.00 Transportation. Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$25.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: \_ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. 20a. Mortgages on other property \$ 0.00 \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 106J Record # 664840 Schedule J: Your Expenses Page 2 of 3

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Document Page 30 of 53 Case Number (if known)

Debtor	1 Melba	a	Green	Case Number (if known)		
	First Na	ne Middle Name	Last Name			
21.	Other. S	pecify:			21.	\$0.00
22	Your mo	nthly expense: Add lines 4 through 21.			22.	\$1,575.00
	The resu	t is your monthly expenses.			_	
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly inco	ome) from Schedule I.		23a.	\$1,625.00
	23b.	Copy your monthly expenses from line 22	above.		23b. <b>–</b>	\$1,575.00
	23c.	Subtract your monthly expenses from your	monthly income.		23c.	\$50.00
		The result is your monthly net income.				
24.	_	xpect an increase or decrease in your expe		•		
		ple, do you expect to finish paying for your c	•			
	x No	payment to increase or decrease because of	or a modification to the term	is or your mortgage?		
	Yes	Explain Here:				
		Explain Note.				

 Official Form 106J
 Record #
 664840
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to iden	tify your case:	
Debtor 1	Melba		Green
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	ILLINOIS_ (State)
Case Number (If known)	·		_

## Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT	an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read correct.	the summary and schedules filed with this declaration and that they are true and
correct.	
✗ /s/ Melba Green	*
Signature of Debtor 1	Signature of Debtor 2
Date 07/01/2016	Date
MM / DD / YYYY	MM / DD / YYYY

Fill in this in	formation to ide	entify your case:	
Debtor 1	Melba		Green
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court	for the : NORTHERN District of	<u>ILLINOIS</u>
	. ,		(State)
Case Number (If known)	•		_
(11 14.101111)			

# Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

□ No.	s, have you lived anywhere other th	an where you live no				
Not married  During the last 3 years  No.	· ·	an where you live no				
02 During the last 3 years	· ·	an where you live no				
□ No.	· ·	an where you live no				
_	slaces you lived in the Leet Over		ow?			
Yes. List all of the						
	places you lived in the last 3 years. [	Oo not include where y	you live now.			
Debtor 1		Dates Debtor 1	Debtor 2:	Dates Debtor 2 lived there		
			Same as Debtor 1	Same as Debtor 1		
544 W Oak Street		From 03/2012 to	If Different than Debtor 1)	If Different than		
Chicago, IL 60610		06/2013	Address1	Debtor 1)		
			Address2	Address1 Address2		
			City, State, Zip	City, State, Zip		
			Same as Debtor 1	Same as Debtor 1		
1311 N Halsted St	<u>:</u>	From 09/2013 to	If Different than Debtor 1)	If Different than Debtor 1)		
Chicago IL 60642		09/2013	Address1	Address1		
			Address2	Address2 City, State, Zip		
			City, State, Zip	Oity, State, Zip		
	·		a community property state or territory? (Community levada, New Mexico, Puerto Rico, Texas, Washington,			
No.						
Yes. Make sure you	u fill out Schedule H: Your Codebtors	(Official Form 106H)				
Part 2+ Explain the So	ources of Your Income					
Explain the sources of four movine						

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Document Page 33 of 53

Debto	or 1	Melba		Green	Case	Number (if known)	
		First Name	Middle Name	Last Name			
	Fill i	in the total amount of incon	ne you received from	m all jobs and all business	s during this year or the two p ies, including part-time activities list it only once under Debtor 1.	S.	
	ш	. co are dottane		Dahtan 4		Dahtan 0	
				Sources of income Check all that apply	Gross income (before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions and exclusions)
	Inclu and wint	l other public benefit payme nings. If you are filing a joir	whether that income ents; pensions; rent nt case and you hav	e is taxable. Examples of o al income; interest; divider the income that you receive	alendar years?  ther income are alimony; child ands; money collected from laws d together, list it only once under tinclude income that you listed	uits; royalties; and gamblin er Debtor 1.	
	<u></u>	_	s income nom each	source separately. Do not	i include income that you listed	III IIII 6 4.	
		res. Fill in the details					
				Debtor 1		Debtor 2	
				Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
		From January 1 of curren	t vear until	Social Security	\$1,625/m		
		the date you filed for bank	-	Income			
_							
		For last calendar year:		Social Security	\$19,500		
		(January 1 to December 3	31, 2015)	Income			
			,				
		For last calendar year:		Social Security	\$19,500		
		(January 1 to December 3	31, 2014)	Income			
P	art 3	List Certain Payments	s You Made Before Y	ou Filed for Bankruptcy			

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Document Page 34 of 53

Melba Green Case Number (if known) Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. The Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Amount you still owe Total amount paid Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Nature of the case Court or agency Status of the case

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Page 35 of 53 Document

Green

Case Number (if known) First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Value of the property Describe the property Date Santander Consumer USA Nissan Sentra 2014 \$7223 **Explain** what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. ☐ Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No Yes. Fill in the details for each gift. **List Certain Losses** Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Part 7: 16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details

Melba

Debtor 1

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main

Last Name

Page 36 of 53 Document Green Melba Case Number (if known) \_

	Party Contact Info	Description and value of	any property transferred		te payment transfer	Amount of payment		
	Geraci Law L.L.C.					Payment/Value:		
	55 E. Monroe Street #3400					\$2,095.00: \$1,665.00 paid prior to filing,		
	Chicago,IL 60603					balance to be paid		
		-				after case filing.		
	Party Contact Info	Description and value of	any property transferred		te payment transfer	Amount of payment		
	Hananwill Credit Counseling	Credit Counseling Services		2010	6	\$25.00		
	115 N. Cross St.							
	Robinson, IL 62454							
	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.							
	No.							
	Yes. Fill in the details.							
	transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).							
	Do not include gifts and transfers that you h	lave alleady listed off this statemen	ι.					
	No.  Yes. Fill in the details for each gift.							
	Yes. Fill in the details for each glit.							
19	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)							
	No.							
	Yes. Fill in the details for each gift.							
P	List Certain Financial Accounts, Instru	uments, Safe Deposit Boxes, and Stor	age Units					
20	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.							
	No.							
	Yes. Fill in the details.							
		Last 4 digits of account number	Type of account or	Date account wa	s Last I	balance before		
			instrument	closed, sold, mo or transferred	ved, closii	ng or transfer		
21	Do you now have, or did you have within 1 y cash, or other valuables?	rear before you filed for bankruptcy	, any safe deposit box o	r other deposito	ry for securit	ties,		
	No.							
	Yes. Fill in the details.							
		Who else had access to it?	Describe the conte	nts	Do yo	ou still it?		

Debtor 1

First Name

Middle Name

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Document Page 37 of 53

Debtor 1	Melba	Green	Case Number (if known)	· · · · · · · · · · · · · · · · · · ·
	First Name	Middle Name Last Name		
22 <b>H</b>	ave you stored property in a	storage unit or place other than your home w	vithin 1 year before you filed for bankruptcy?	
	No.			
-	Yes. Fill in the details.			
L	res. r iii iir the details.	Who else has or had access to it?	Describe the contents	Do you still
		Who else has of had access to it:	bescribe the contents	have it?
Part	Identify Property You H	old or Control for Someone Else		
	o you hold or control any pro or someone.	pperty that someone else owns? Include any	property you borrowed from, are storing for, o	or hold in trust
	No.			
	Yes. Fill in the details.			
		Where is the property?	Describe the property	Value
Part				
For th	e purpose of Part 10, the follo	owing definitions apply:		
ha ind	zardous or toxic substances cluding statutes or regulation	, wastes, or material into the air, land, soil, su ns controlling the cleanup of these substance		
	-	tilize it, including disposal sites.	iental law, whether you now own, operate, or t	utinze
		thing an environmental law defines as a haza , pollutant, contaminant, or similar term.	ırdous waste, hazardous substance, toxic	
Repor	rt all notices, releases, and pr	roceedings that you know about, regardless o	of when they occurred.	
24 <b>H</b>	as any governmental unit no	tified you that you may be liable or potentially	y liable under or in violation of an environmer	ntal law?
	No.			
7	Yes. Fill in the details.			
_	_	Governmental unit	Environmental law, if you know it	Date of notice
05				
25 <b>H</b>	ave you notified any governn	nental unit of any release of hazardous mater	rial?	
	No.			
	Yes. Fill in the details.			
		Governmental unit	Environmental law, if you know it	Date of notice
26 LI	ave vou been a party in any i	udicial or administrative proceeding under a	ny anvironmental law? Include cattlements ar	ad ordere
20 <b>n</b>	ave you been a party in any j —	udicial or administrative proceeding under al	ny environmental law? Include settlements an	la oraers.
	No.			
	Yes. Fill in the details.			
		Court or agency	Nature of the case	Status of the case
Part	111 Give Details About You	r Business or Connections to Any Business		
27 <b>W</b>	ithin 4 years before you filed	l for bankruptcy, did you own a business or h	nave any of the following connections to any b	ousiness?
	A sole proprietor or sel	f-employed in a trade, profession, or other ac	ctivity, either full-time or part-time	
	A member of a limited l	iability company (LLC) or limited liability part	tnership (LLP)	
	A partner in a partnersh		,	
	= '	managing executive of a corporation		
	= ' ' '	of the voting or equity securities of a corpor	ration	
	MAII OWNER OF ALTERST 5%	or the voting or equity securities of a corpor	duon	
	No. None of the above appli	ies. Go to Part 12.		
Ī	Yes. Check all that apply ab	ove and fill in the details below for each busine	9SS.	
_	=*			

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Document Page 38 of 53

Debtor 1	Melba		Green	Case Number (if known)
	First Name	Middle Name	Last Name	, , , <del>,</del>
	thin 2 years before yo		you give a financial stateme	nt to anyone about your business? Include all financial
	No.			
	Yes. Fill in the details			
		Date iss	sued	
Part 12	Sign Below			
	.S.C. §§ 152, 1341, 15	,	•	
×	/s/ Melba Green Signature of Debtor 1		Signature	of Debtor 2
	olginatare er Bester i		Olgitataio	5,555.67.2
	Date 07/01/2016		Date	
	MM / DD / Y	YYY	MM	/ / DD / YYYY
	No Yes you pay or agree to pa		f Financial Affairs for Individ	duals Filing for Bankruptcy (Official Form 107)?  pankruptcy forms?
□ <b>`</b>	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,
				Declaration, and Signature (Official Form 119).

	Caso 16 21	540 Doc 1 I		otored 07/01/16 16:10:5	54 Desc Main	
Fill in this i	nformation to identify y	our case:		9 of 53		
D	Melba		Green			
Debtor 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United State	s Bankruntov Court for the :	NORTHERN DISTRICT OF	FILLINOIS FASTERN			
1	District of <u>ILLINOIS</u>	NORTHERN DIOTRIOT OF	ILLINOIS EASTERN		Check if this is an	
			(State)		amended filing	
					amended filling	
Official F	orm 108					
Stateme	ent of Intentio	n for Individua	ls Filing Under C	hapter 7		12/15
		napter 7, you must fill out				
=	ve claims secured by y	- · · · · · · ·	tilis lotti ii.			
		and the lease has not exp	pired.			
=		-		r by the date set for the meeting of ci	reditors,	
whichever is e	arlier, unless the court	extends the time for caus	se. You must also send copies	to the creditors and lessors you list.		
If two married	people are filing togeth	er in a joint case, both ar	e equally responsible for supp	lying correct information.		
Both debtors r	must sign and date the	form.				
Be as complet	e and accurate as poss	ible. If more space is need	ded, attach a separate sheet to	o this form. On the top of any addition	nal pages,	
write your nan	ne and case number (if	known).				
Part 1:	List Your Creditors Who	Have Secured Claims				
For any cre     information	<del>-</del>	Part 1 of Schedule D: Cr	reditors Who Have Claims Sec	eured by Property (Official Form 106D	D), fill in the	
Identify the	e creditor and the prope	rty that is collateral	What do you intend secures a debt?	d to do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor's	S		☐ Surrender	the property	□No	
name:			=	property and redeem it		
	_			property and enter into a	∐ Yes	
Descripti	on of		<del></del>	tion Agreement.		
property	-1 - 1-4.			-		
securing	debt.		☐ Retain the	e property and [explain]:		
Craditaria			Currender	the property		
Creditor's name:	5		<u> </u>	the property	☐ No	
<u> </u>				property and redeem it	☐ Yes	
Descripti	on of		_	property and enter into a		
property			Reaffirma	tion Agreement.		
securing	debt:		Retain the	e property and [explain]:	_	
Creditor's	S		☐ Surrender	the property	☐ No	

Retain the property and redeem it

Reaffirmation Agreement.

☐ Surrender the property

Retain the property and enter into a

Retain the property and [explain]: \_

Retain the property and redeem it

Yes

□No

Yes

name:

property securing debt:

Creditor's name:

Description of

Debtor 1

Melba

Case 16-21549

Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Page 40 of 53 umber (if known)

First Name

Middle Name

Part 2: List Your Unexpired Personal Property Leases				
or any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), Il in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet nded. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).				
Describe your unexpired personal property leases	Will the lease be assumed?			
Lessor's name:	□ No			
Description of leased property:	☐ Yes			
Lessor's name:	☐ No			
Description of leased property:	Yes			
Lessor's name:	□No			
Description of leased property:	Yes			
Lessor's name:	□No			
Description of leased property:	☐Yes			
Lessor's name:	□No			
Description of leased property:	☐Yes			
Lessor's name:	□No			
Description of leased property:	Yes			
Lessor's name:	☐ No			
Description of leased property:	Yes			
Part 3: Sign Below				
der penalty of perjury, I declare that I have indicated my intention about any propert sonal property that is subject to an unexpired lease.	y of my estate that secures a debt and any			
/s/ Melba Green				
Signature of Debtor 1 Signature of Debtor	or 2			

Date Dated: 07/01/2016

MM / DD / YYYY

MM / DD / YYYY

Date

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Page 41 of 53 Document

B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	·e			
Mel	lba Green	/ Debtor	Case No:	
			Chapter: Chapter 7	
		DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEBTOR	
	npensation p	paid to me within one year before the filing	016(b), I certify that I am the attorney for the above named deb g of the petition in bankruptcy, or agreed to be paid to me, for sontemplation of or in connection with the bankruptcy case is as	ervices
	For legal	services, I have agreed to accept	\$2,095.00	
	Prior to th	he filing of this statement I have received	\$1,665.00	
	Balance I	Due	\$430.00	
2.	The sourc	e of the compensation paid to me was:		
	Deb	otor(s) Other: (specify		
3.	The sourc	re of compensation to be paid to me is:		
	De	ebtor(s) Other: (specify		
<b>4.</b> of m		re not agreed to share the above-disclosed of	compensation with any other person unless they are members a	nd associates
	I how	re pareed to share the above disclosed com	pensation with a other person or persons who are not members	or associates
_				of associates
5.	case, inclu	_	to render legal service for all aspects of the bankruptcy	
banl	a. Anal <sub>j</sub> kruptcy;	ysis of the debtor's financial situation, and	I rendering advice to the debtor in determining whether to file a	petition in
	b. Prepa	aration and filing of any petition, schedules	s, statements of affairs and plan which may be required;	
	c. Repr	esentation of the debtor at the meeting of c	creditors and confirmation hearing, and any adjourned hearings	thereof;
6.	By agreen	nent with the debtor(s), the above-disclosed	d fee does not include the following service:	
chap		_	art dates, amendments to schedules, adversary complaints, other contested matters except the first meeting of creditors.	s or conversions to another
			CERTIFICATION	
			plete statement of any agreement or arrangement for	
		payment to me for representation of the debtor(s) in	this bankruptcy proceedings.	
		Date: 07/01/2016	/s/ Christopher John Hoffman	
		Date	Signature of Attorney	
			Geraci Law L.L.C.  Name of law firm	

Page 1 of 1 664840 Record #

## Case 16-21549 Doc 1 Filed 67/01/16 avEntered 07/01/16 16:10:54 Desc Main National Headquarters: 55 E. Moniboscum, \$250 Child and \$4200 f 532.332.1800 help@geracilaw.com

Date: 10/5/2015

Consultation Attorney: CMP

Record #: 664-840



### **Chapter 7 Retainer Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:
Attorney fees for the Chapter 7 bankruptcy are \$
Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.
I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.
I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.
If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.
<b>Debts not discharged</b> if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues, or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.
Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.
I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.
I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.  Dated:
Dated. 707
X Melba Green(Debtor) X (Joint Debtor)
(Joint Baster)
X

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Document Page 43 of 53

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Melba Green / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/01/2016 /s/ Melba Green

Melba Green

X Date & Sign

Record # 664840 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 664840 Page 1 of 2 Record #

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main

Form B 201A. Notice to Consumer Debtor(s)

Document Green / Debtor In re Melba

Page 45 of 53

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 07/01/2016	/s/ Meida Green	
	Melba Green	
Dated: 07/01/2016	/s/ Christopher John Hoffman	
	Attorney: Christopher John Hoffman	—

## Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Document Page 46 of 53

What kin	nswer These Questions	Middle Name Last  for Reporting Purposes	Name  Name  Case Number (in particular depts are depts)  Distribution of the particular depts are depts ar	44 U.S.C. \$ 101(8)
6: A	nswer These Questions		criby consumer debts? Consumer debts are de	44 U.S.C. \$ 101(8)
What kin	d of debts do		cerily consumer debts? Consumer debts are de	6 11 44 H C C S 101/8)
		16a. Are your debts prim	erily consumer debts? Consumer debts are de	
		No. Go to line 16b Yes. Go to line 17	nduai primaniy idi a personai, idiniy, e reces	
		money for a business	narily business debts? Business debts are debt or investment or through the operation of the busine	ts that you incurred to obtain ess or investment.
		Yes. Go to line 17	<ul> <li>you owe that are not consumer debts or business</li> </ul>	debts.
		100. Otato the type of an	· .	·
Are you Chapte	ı filing under r 7?		nder Chapter 7. Go to line 18.	property is excluded and
Do you	estimate that after	Yes. I am filing under administrative e	r Chapter 7. Do you estimate that after any exempt expenses are paid that funds will be available to dist	tribute to unsecured creditors?
any exe	empt property is	No.		
admini	strative expenses	☐Yes.		
are pai availab	d that funds will be ble for distribution			
	ecured creditors?	<b>1</b> -49	1,000-5,000	25,001-50,000
B. How m	nany creditors do	■ 1-49 □ 50-99	<b>5,001-10,000</b>	50,001-100,000
you es owe?	you estimate that you owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000
		\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	nuch do you	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion
	ate your assets to	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
be wo	rtn'?	\$500,001-\$1 million		☐More than \$50 billion
***************************************		\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
20. <b>How r</b>	nuch do you	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	ate your liabilities		004 6400 million	☐ \$10,000,000,001-\$50 billion
to be	?	□ \$100,001-\$500,000 □ \$500,001-\$1 millior		☐ More than \$50 billion
	•	<b>□</b> φουσίου ι-φι ilimor	_	
Part 7:	Sign Below			" and die true and
For you		correct.	ition, and I declare under penalty of perjury that the	
		of title 11, United States under Chapter 7.	nder Chapter 7, I am aware that I may proceed, if el Code. I understand the relief available under each	·
		this document, I have of	s me and I did not pay or agree to pay someone whotained and read the notice required by 11 U.S.C. §	,
		I request relief in accord	tance with the chapter of title 11, United States Cod	le, specified in this petition.
	,	I understand making a f with a bankruptcy case 18 U.S.C. §§ 152, 1341	False statement, concealing property, or obtaining m can result in fines up to \$250,000, or imprisonment , 1519, and 3571.	for up to 20 years, or both.
***************************************		<b>★</b> . Melson Signature of Debt	la Guein *	Signature of Debtor 2
***************************************		. Executed on	<u> </u>	Executed onMM / DD / YYYY

Record # 664840

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Document Page 47 of 53

		_			
Fill in this inf	formation to identify	your case:			
			Green		
Debtor 1	Melba	Middle Name	Last Name		
	First Name	WILDER HARING			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
		ne: <u>NORTHERN</u> District of _	ILLINOIS		
United States			(State)	П	Check if this is an
Case Number		-	_	· ·	mended filing
(II Kilowii)					
Official E	orm 106 De	ec ·			
			s i a ul- Calada	ulos	12/15
Declara	tion About	an Individual [	)ebtor's Scheu	uies	
		ether, both are equally resp	onsible for supplying corre	ct information.	
If two married	people are filing tog	ether, both are equally 1992			or
You must file t	his form whenever	you file bankruptcy schedul	es or amended schedules. I	Making a false statement, concealing property, fines up to \$250,000, or imprisonment for up to	o 20
abtaining mon	ev or property by fr	and in connection with a pa	nkruptcy case can result in	fines up to \$250,000, or imprisonment for up to	
years, or both	. 18 U.S.C. §§ 152, 1	341, 1519, and 3571.			
	Sign Below				
		omeone who is NOT an atto	rnev to help you fill out ban	kruptcy forms?	
Did you pa	y or agree to pay s	omeone who is NO1 all accor	, mey to the p		
No.					
ΠVac	Name of Person			Attach Bankruptcy Petition Preparer's N Signature (Official Form 119).	otice, Deciaration, and
L res.	Mante of Forces			Signature (Gilicial Form 113).	
				•	
***		145		with this declaration and that they are true and	d
	nalty of perjury, I de	clare that I have read the su	Immary and schedules med		
correct.	4	44			
N	NAA				
x///	Ille	Suer	*		
Signa	ture of Debtor 1		Signature of Det	DIOF Z	
	<i>m</i> 1				
Date	/ / /20	<u>1</u> 6	Date	) / YYYY	
	MM / DD / YYYY		MIM / DI	<i>,</i> , , , , ,	

## Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Document Page 48 of 53

			Green	Case Number (if known)
Debtor 1	Melba First Name	Middle Name	Last Name	
28 Wit	thin 2 years before y titutions, creditors,	ou filed for bankruptcy, did or other parties.	you give a financial statemen	t to anyone about your business? Include all financial
_	No. Yes. Fill in the detail	ils. Date is	sued	
Part 1				
ans in c	ve read the answers wers are true and connection with a ba J.S.C. §§ 152, 1341,	orrect. I understand that mak nkruptcy case can result in t	ines up to \$250,000, or impris	nts, and I declare under penalty of perjury that the alling property, or obtaining money or property by fraud conment for up to 20 years, or both.
100000000000000000000000000000000000000	Date 7 / J	/		M / DD / YYYY
Dic	d you attach additio	nal pages to Your Statement	of Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	No Yes d you pay or agree t	to pay someone who is not a	n attorney to help you fill out	bankruptcy forms?
	No	son		. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Record # 664840

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main

	Case 1	0-21549	DOC T	Filed 01/01/10	Ellfelen 01/01/10 10:10:24	Desc Ma
				Document	Page 49 of 53	
Debtor 1	Melba			Green	Case Number (if known)	
Debter 1	First Name	Middle Name		Last Name		

First Name	Middle Name	Last Name	
Part 2: List Your Unexpired Po	ersonal Property Leases		
- I - I and proper	ty lease that you listed in	n Schedule G: Executory Contracts and Une	expired Leases (Official Form 106G),
in the information below. Do not	t list real estate leases. L	<i>Inexpired lea</i> ses are leases that are still in e	mect; the lease period has not yet
ided. You may assume an unexp	ired personal property le	ase if the trustee does not assume it. 11 U.S	s.C. § 365(p)(2).
			Will the lease be assumed?
Describe your unexpired perso	inal property leases		
Lessor's name:	355555		□ No
Lessor s name.			☐ Yes
Description of leased			
property:			
			 □ No
Lessor's name:			Yes
			☐ fes
Description of leased			
property:			
Lessor's name:			□No
Lessor's flame.			☐Yes
Description of leased			
property:			
			□No
Lessor's name:			
-			<u> </u>
Description of leased property:			
proporty.			<b>—1</b>
Lessor's name:			
			□Yes
Description of leased			•
property:			
			□No
Lessor's name:			Yes
Description of leased			
property:			
			□No
Lessor's name:			
			Yes
Description of leased			
property:			
Part 3: Sign Below			
Under penalty of perjury, I decla	re that I have indicated n	ny intention about any property of my estate	that secures a debt and any
personal property that is subject	to an unexpired lease.		
M.11.			
× ////elle	Luck		· · · · · · · · · · · · · · · · · · ·
Signature of Debtor 1		Signature of Debtor 2	
Date Dated: 1	<b>'2</b> (	Date	
MM / DD / YYYY		MM / DD / YYYY	Poro 2 of

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main

## Document Page 50 of 53 DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filling spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS A CURATEIIII

/2016 Dated:

Melba Green

X Date & Sign

Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Document Page 51 of 53

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Melba Green / Debtor

Bankruptcy Docket #:

Judge:

### VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: \_\_\_\_/\_\_/2016

Melba Green

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Document Page 52 of 53

btor 1	Melba		Green		Case Nu	mber (if known) _			
otor 1	First Name	Middle Name	Last Name					_	***************************************
					Colum		Column Debtor		***********
					Debtor	1		ng spouse	***************************************
						\$0.00		\$0.00	
Unemp	oloyment compe	ensation	t received was a he	enefit					***************************************
Do not	enter the amour	nt if you contend that the amoun ity Act. Instead, list it here:	Treceived was a be						
				•					
For yo	our spouse		• ,						
		t income. Do not include any ar	nount received that	was a		40.00		\$0.00	
Pens	i <b>on or retiremen</b> it under the Soci	t income. Do not include any ar	House room of			\$0.00		\$0.00	
		er en dinhama Che	ocify the source and	l amount.					
. Incor	ne from all other	r sources not listed above. Spenefits received under the Social	Security Act or pay	ments received					
as a	victim of a war cr	ime, a crime against humanity,	or international or d to page and but the	total on line 10c.					
		rme, a crime against humanity, y, list other sources on a separa				\$0.00	<u>\$</u> _	0.00	
10a.			-		\$	0.00		\$0.00	
10b.					<del></del>	\$0.00		\$0.00	
10c.	Total amounts fro	om separate pages, if any.				\$0.00			
		Add I	ines 2 through 10 fo	or each		\$0.00 +		\$0.00 =	\$0.00
. Calc	ulate your total mn Then add the	e total for Column A to the total	for Column B.		L		\$		
00.0.									
12a.	Copy your tota Multiply by 12	ent monthly income for the yea al current monthly income from I (the number of months in a yea	r).		Сор	y line 11 nere		12a	\$0.0 × 12 \$0.0
12b.		our annual income for this part						***************************************	
la Cal	culate the media	an family income that applies t	o you. Follow these	steps:					
			Г						
Fill	in the state in wh	nich you live.	L	IL					
		people in your household.	[	1					
			L					13.	\$49,741.0
		mily income for your state and s licable median income amounts form. This list may also be avail			eparate				
14. <b>H</b> o	w do the lines c	ompare?							
440	ine 12h is	less than or equal to line 13. O	n the top of page 1,	check box 1, There is	s no presumpti	on of abuse.			
146	Co to Dort	2							
14	o. Line 12b is Go to Part	more than line 13. On the top of 3 and fill out Form 122A-2.	of page 1, check box	x 2, The presumption	of abuse is del	ermined by For	n 122A-2.		
Part									
		ere, I declare under penalty of p	arium that the infer	mation on this statem	ent and in any	attachments is tr	ue and co	rrect.	
	By signing h	ere, I declare under penalty of p	erjury that the infor	madon on this statem					
***************************************	M	Min Ha	10047						
***************************************	/////	WY OPE	eer _	-					
***************************************	777	Melba Green							
	Date::	7 / / /2016							
***************************************			. = 1001.0						
		ked line 14a, do NOT fill out or f							
>		ked line 14b, fill out Form 122A-	a d file it with this	form					

### Case 16-21549 Doc 1 Filed 07/01/16 Entered 07/01/16 16:10:54 Desc Main Document Page 53 of 53

Form B 201A, Notice to Consumer Debtor(s)

In re Melba Green / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: // /\_/2016

Melba Green

X Date & Sign

Dated: 7 / /2016

Attorney: TUNG

pler Hoffmen

Record #